

Information to identify the case:			
Debtor 1	Leo Neal Jr		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Southern District of Ohio		
Case number: 2:24-bk-53530	Case Assigned To: Mina Nami Khorrami		
	Social Security number or ITIN xxx-xx-7117		
	EIN ---		
	Social Security number or ITIN ---		
	EIN ---		
	Date case filed for chapter 13 9/4/24		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Leo Neal Jr	
2. All other names used in the last 8 years	dba Abco and Associates Consulting	
3. Address	5174 Schuykill Street Columbus, OH 43220	
4. Debtor's attorney Name and address	Karen E Hamilton 2025 South High Street Columbus, OH 43207	Contact phone (614) 443-7920 Email: karen@karenhamiltonlaw.net
5. Bankruptcy trustee Name and address	Edward A. Bailey Edward A. Bailey – Chapter 13 Trustee 550 Polaris Parkway Ste 500 Westerville, OH 43082	Contact phone 614-436-6700 Email: trustee@ch13.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	170 North High Street Columbus, OH 43215-2414	Hours open 9:00 am – 4:00 pm Monday through Friday Contact phone (614)469-6638 Date: 9/9/24

For more information, see page 2

Debtor **Leo Neal Jr**

Case number **2:24-bk-53530**

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

October 16, 2024 at 10:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. **No unauthorized weapons are permitted on the court's premises. Cellular phones and portable electronic devices are permitted provided that they are not used to take photographs or record any court proceedings unless otherwise authorized by the court.**

Location:

The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (380) 208-5718, Enter Meeting ID 202 841 4931, and Passcode 4037455479

For additional meeting information go to www.justice.gov/ust/moc

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 12/16/24

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 11/13/24

Deadline for governmental units to file a proof of claim:

Filing deadline: 3/3/25

Deadline for Rule 3001(c)(1) and (d) attachments to a Rule 3002(c)(7) claim:

Filing deadline: 1/2/25

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. If you would like to electronically complete and file a Proof of Claim form, you may do so at the following web site: <https://www.ohsb.uscourts.gov/epoc>

If you do not have access to a computer, or prefer to file the Proof of Claim manually, a Proof of Claim form can be obtained at <http://www.uscourts.gov> or at any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Under General Order 56, if you do not file a timely proof of claim, you may not receive certain notices in this case.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right of a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

Deadline to Object to Plan:

Objections to confirmation of a plan shall be in writing, filed and served on debtor, the debtor's attorney, the trustee, and the United States trustee, and shall bear a certificate of service dated not later than fourteen (14) days after the § 341 meeting is concluded.

9. Filing of plan

The debtor has not filed a plan as of this date. The plan will be sent separately. The hearing on confirmation will be held: **11/26/24 at 01:00 PM**, Location: **Courtroom C, U.S. Bankruptcy Court, 170 North High Street, Fifth Floor, Columbus, OH 43215**

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

If you would like to receive all future notices from the Bankruptcy Court electronically (email), you may register for the courts free Electronic Bankruptcy Noticing (EBN) service. EBN is reliable, fast, and efficient. Additional details and registration are available at: <https://bankruptcyntices.uscourts.gov>

In re:
Leo Neal, Jr
Debtor

Case No. 24-53530-mnk
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0648-2
Date Rcvd: Sep 09, 2024

User: ad
Form ID: 3091

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2024:

Recip ID	Recipient Name and Address
db	+ Leo Neal, Jr, 5174 Schuykill Street, Columbus, OH 43220-2551
21559918	+ 4030 West Braod St Inc, c/o Williams & Strohm LLC, Two Miranova Place Suite 380, Columbus, OH 43215-7047
21559920	#+ Case Bowen Company, 6255 Corporate Center Dr, Dublin, OH 43016-8706
21559921	+ Craig T Matthews Attorney at Law, 320 Regency Ridge Dr, Dayton, OH 45459-4251
21559924	+ Logan County Clerk of Courts, 101 S Main St Room 218, Bellefontaine, OH 43311-2055
21559925	+ Logan County Treasurer, 100 S Madriver Rm 104, Bellefontaine, OH 43311-2031
21559928	+ Ohio State Dept of Taxation, 150 E Gay St 21st floor, Columbus, OH 43215-3191
21559929	Rittenhouse Square Condo Association, 1918 Rittenhouse Drive, Columbus, OH 43220
21562229	+ Rittenhouse Square Condominium Association, c/o Sentry Management, 4249 Easton Way, Suite 220, Columbus OH 43219-6191
21559932	+ Thomas Lilly, 5374 Paddington Rd, Dayton, OH 45459-1742

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: karen@karenhamiltonlaw.net	Sep 09 2024 18:45:00	Karen E Hamilton, 2025 South High Street, Columbus, OH 43207
tr	+ Email/Text: trustee@ch13.org	Sep 09 2024 18:45:00	Edward A. Bailey, Edward A. Bailey - Chapter 13 Trustee, 550 Polaris Parkway, Ste 500, Westerville, OH 43082-7058
ust	+ Email/Text: ustpreion09.cb.ecf@usdoj.gov	Sep 09 2024 18:45:00	Asst US Trustee (Col), Office of the US Trustee, 170 North High Street, Suite 200, Columbus, OH 43215-2417
21559919	+ Email/PDF: bncnotices@becket-lee.com	Sep 09 2024 18:54:38	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
21559922	Email/Text: fctbankruptcy@franklincountyohio.gov	Sep 09 2024 18:45:00	Franklin County Treasurer, 373 S. High St. 17th Floor, Columbus, OH 43215-6306
21559923	+ Email/Text: bankruptcy@huntington.com	Sep 09 2024 18:45:00	Huntington Bank, Attn: Bankruptcy, 41 S High St, Columbus, OH 43215-3406
21559926	Email/Text: OHAGCEBKYEbn@ohioattorneygeneral.gov	Sep 09 2024 18:45:00	Ohio Attorney General, 30 E Broad St 17th floor, Columbus, OH 43215
21559927	+ Email/Text: COLATTY@WELTMAN.com	Sep 09 2024 18:45:00	Ohio Health Corp, c/o Weltman, Weinberg & Reis, 5000 Bradenton Ave Suite 100, Dublin, OH 43017-3574
21559930	+ Email/PDF: HCABKNotifications@resurgent.com	Sep 09 2024 18:54:39	St Ritas Medical Center, 730 W Market St, Lima, OH 45801-4667
21559931	+ Email/Text: Bankruptcy.notices@tax.state.oh.us	Sep 09 2024 18:45:00	State of Ohio Department of Taxation, Bankruptcy Division, PO Box 530, Columbus, OH 43216-0530

TOTAL: 10

District/off: 0648-2

User: ad

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Date Rcvd: Sep 09, 2024

Form ID: 309I

Total Noticed: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2024 at the address(es) listed below:

Name	Email Address
Asst US Trustee (Col)	ustpregion09.cb.ecf@usdoj.gov
Edward A. Bailey	trustee@ch13.org
Karen E Hamilton	on behalf of Debtor Leo Neal Jr karen@karenhamiltonlaw.net, Atty_Khamiltonlaw@bluestylus.com

TOTAL: 3